TO CORRESPONDENTS.

The papers on the Cause and Cure of Smoky Chimneys will be continued in our next.

"G. J. R." (are the quotations made from reference to the works themselves, or from another writer on the subject). "Mr. P." "J. B." "C. E. A." "J. E. S." "J. P. H." "G. W." "G. H." (we have not seen it). "M." (if pressed, we are obliged to say we have no confidence in the party named. No amount of ability will compensate for want of integrity). "Lex" (give notice to the district surveyor, and he will proceed under the Act). "Old Hackney," "next week, J. J. L." (to spend time on drawings not previously determined on by us is useless. We shall be happy to see lithograph. The "Club-house" shall be looked at again). "Seven Years' Subscriber," "M. M.," "P." "Caustic" (too ill-natured by half). "H. F. B." (write your views). "Thirty Designs adopted for Civic Architecture," by J. B. Waring, M.I.B.A. 70, St. Martin's-lane, 1860; "A Progressive Course of Inventive Drawing, on the principles of Pestalozzi," by H. Krüsi and W. J. Whitaker; Ramsay, Brompton-row.

"*Books and Addresses.*"—We have not time to point out books or find addresses.

NOTICE.—All communications respecting *advertisements* should be addressed to the "Publisher," and not to the "Editor:" all other communications should be addressed to the EDITOR, and not to the Publisher.

ADVERTISEMENTS.

DIORAMA of the GANGES.—The PORTLAND GALLERY, 316, Regent-street, Langham-place, opposite the Polytechnic Institution, is now OPEN DAILY, with a GRAND MOVING DIORAMA of the GANGES, with Calcutta and Juggernaut. The entire Diorama invented and painted by Mr. T. C. DIBDIN, from Sketches by J. Fergusson, Esq., made on the spot during his residence in India. To commence daily at Twelve, Three, and Eight o'Clock precisely.
Admission, 1s. Reserved seats, 2s. 6d.

COLOSSEUM.—NEW PANORAMA.—The establishment has been entirely redecorated with additional splendour, and is NOW REOPENED with a New Grand "TEMPERA" PANORAMA of the LAKE of THUN and Magnificent Swiss Scenery, painted by Messrs. Danson and Son. Open from half-past ten till five, and from seven till half-past ten. Music from two till five, and during the evening. Admission, to children and schools, half-price. Cheap concert. Admission, 1s. A Grand Moving Panorama of London and the Earthquake in 1750 is exhibited daily at three, and in the evening at eight o'clock; illustrated by appropriate music on the new grand Apollonicon. Children and schools, half price.

CHRISTMAS HOLYDAYS.

ROYAL POLYTECHNIC INSTITUTION.—The celebrated Juvenile Harpists (the Lockwood Family) will perform Trios, under the direction of Mr Frederick Chatterton, daily at Four o'Clock.—Lecture by Dr. Bachhoffner on Voltaic Electricity, in which will be exhibited Allcroft's Patent Electric Light, on Tuesday and Thursday Evenings at Nine.—Lecture by J. H. Pepper, Esq., on Fire and its Antagonists. Illustrated with brilliant Experiments.—New Lecture by Mr. George Barker, entitled an English Christmas, illustrated by appropriate Ballads, every Evening (except Saturday), at Eight o'clock.—Exhibition of the Oxy-Hydrogen Microscope.—Entirely New Series of Dissolving Views, illustrating some of the Royal Residences of Europe.—Diver and Diving-bell, &c. &c.—Admission, to all Schools, half price.—Open daily from Eleven till Five o'clock, and every evening (except Saturday) from Seven till Half past Ten.

TO INVENTORS, PATENTEES, AND OTHERS.

ROYAL POLYTECHNIC INSTITUTION.—A NEW CATALOGUE will be published forthwith. Parties desirous of procuring Engravings of working MODELS of MACHINERY and Illustrations of Improvements in Science may apply, for insertion in the New Edition, to the Secretary, Mr. R. T. LONGBOTTOM. STEAM POWER can be supplied gratis to those parties wishing to exhibit any process of manufacture.

PRICE ONE SHILLING.

THE BUILDER'S FRIEND, published in a concise form, so as to fit the pocket-book. It shows, in one line, the relative prices plank, deals, battens, and timber bear to each other, from 6d. to 40s. the hundred. Any person about building will easily discover which is cheapest for him to buy.
Sold at the Office of "The Builder," 4, York-street, Covent-Garden, and to be had by order of all Booksellers in the United Kingdom: Forwarded by post for 13 penny stamps.

Just published, the 20th Edition of

LAXTON'S BUILDERS' PRICES, for 1861.—Containing upwards of 11 on Prices and Memoranda. To be had at the Offices of the "Architect," 168, Strand; and 10, Fleet-street; the Office of "The Builder," 46, Parliament-street; and 2, Finsbury-street; the Office of "The Builder," 46, Parliament-street; and 2, Finsbury-street; the Office of "The Builder," M'PHUN, Glasgow; W. ROBERTSON, Dublin; and all Booksellers.

NEWS! NEWS! NEWS!—The best, cheapest, and largest Newspaper in the world.—LLOYD'S WEEKLY LONDON NEWSPAPER contains many large columns of the latest intelligence from all parts of the globe, price only three pence, postage free. Send three postage stamps to E. LLOYD, 12, Salisbury-square, London, and receive one copy as a sample.

This day is published, price 5s. cloth (dedicated by permission to the Marquess Camden, K.G., &c. &c. &c.),
STONE'S BENEFIT BUILDING SOCIETIES.
A PRACTICAL TREATISE on BENEFIT BUILDING SOCIETIES, embracing their origin, constitution, and change of character; and the superiority of permanent over terminating Societies. Also, the Principles and Practice of Terrier Building Companies, Freehold Land Societies, &c., and the Law relating to these Societies; with the Statutes and Cases to the present time. Also, Rules, Forms, and Precedents of Freehold, Copyhold, and Leasehold Securities; with Practical Notes.
By WILLIAM STONE, Attorney-at-Law.
W. MAXWELL (late A. Maxwell and Son), 32, Bell-yard, Lincoln's Inn.

MR. BREES'S ARCHITECTURAL and ENGINEERING PUBLICATION and AGENCY OFFICE, 164, STRAND and BERNERS' OFFICE.—Parties may save themselves a journey by addressing a line with a post-office order (payable to Samuel Charles Brees at the Strand Money Order Office) for anything they may require in London. Negotiations made, and professional business of every kind transacted.
The following works sent upon receipt of a post-office order as above:—
STUDENT'S GUIDE to the LOCOMOTIVE ENGINE, with 72 Copper Plates. The cheapest and best elementary book on the subject. Published at 31. 13s., reduced to 15s.
SURVEYING and LEVELLING. 10s. 6d. only. No young man connected with land or surveying should be without this text-book.
HODGE'S PRACTICAL APPLICATION of the EXPANSIVE STEAM ENGINE. Published at 3l. 3s., reduced to 8s. 6d. A few copies only left. Invaluable, and the best work written upon the steam engine. Splendidly illustrated.
RAILWAY PRACTICE. Four Series. 10l. 10s. A fine note from Mr. Williams's sale very cheap. A magnificent collection of public works.
RURAL ARCHITECTURE. Imitation Drawings, Italian (modern). 1l. 1s. plain. 1l. 5s. coloured. Just the designs for builders.
LETARAULLI'S ROME MODERNE. Part I. 4l. 14s. Indispensable and cheap.
EXAMPLES of ANCIENT STAINED GLASS WINDOWS, beautifully printed in colours, a few at 1l.
LORD HARDINGE'S INDIA, reduced to 4l. 15s. 6d. &c. &c. &c.

PRICE THREEPENCE.
After the 1st of January, 1861,
THE LITERARY GAZETTE
will be
EXCLUSIVELY DEVOTED TO REVIEWS OF NEW PUBLICATIONS AND LITERARY VARIETIES.
Orders and Advertisements will be received by
MESSRS. REEVE AND BENHAM, 6, HENRIETTA-STREET, COVENT-GARDEN.

Just published, second edition, price 6d.
HINTS on the ARRANGEMENT of COLOURS in ANCIENT DECORATIVE ART. With observations on the Theory of Complementary Colours.
By GILBERT J. FRENCH.
London: GEORGE BELL, Fleet-street.

READY, IN A FEW DAYS, MR. DODD'S PEERAGE, &c. New edition for 1861; thoroughly revised, with many new articles and important additions.
PEERAGE, BARONETAGE, KNIGHTAGE, &c. for 1861: Eleventh Year.
By CHARLES R. DODD, Esq., Author of "The Parliamentary Companion," &c.
Foolscap 8vo. handsomely bound in cloth gilt, price 10s. 6d.
WHITTAKER and Co., Ave Maria-lane.

THE GENTLEMAN'S MAGAZINE.—The first number of the Gentleman's Magazine for 1861 is embellished with a Portrait of the late Thomas Amyot, Esq., Treasurer of the Society of Antiquaries, accompanied with memoirs written by two of his most intimate friends. A second plate represents a very highly ornamented Roman Sword, recently discovered near Ravenna. This number also contains THE STUDY OF KELLOWYN, Chapter I., by Peter Cunningham, Esq., F.S.A., being the commencement of an original Work, which will be continued periodically in the Magazine. Also, among other articles, The unpublished Diary of John first Earl of Egmont, Part III.; Farindon and Owen, the Divines of the Caroline and Roundhead; Notes of an Antiquarian Tour in the Holme, by C. Roach Smith, Esq., F.S.A.; Millers and the Adams Cadenus et Vanessa; the Barons of London and the Cinque Ports; Effigy of a Notary (with an Engraving), &c. &c.; Reviews of Miss Strickland's Lives of the Queens of Scotland; Vols. V and VI. of Southey's Life, &c. &c. With Literary and Antiquarian Intelligence; Historical Chronicle; and Obituary, including Memoirs of the Marchioness Cornwallis, Lord Rector, Right Hon. Sir W. H. Fremantle, Mr. Raphael, Mrs. Bell Martin, &c. &c. Price 1s. 6d.
NICHOLS and SON, 25, Parliament-street.

LONDON ASSURANCE CORPORATION.—Established by Royal Charter, in the reign of George I., A.D. 1720, for LIFE, FIRE, and MARINE ASSURANCES. Head Office, No. 7, Royal Exchange, and Branch Office, No. 10, Regent-street.
ACTUARY.—PETER HARDY, Esq., F.R.S.
The Corporation has effected assurances on lives for a period of 140 years.
Fire insurances effected at moderate rates upon every description of property.
Marine insurances at the current premiums of the day.
JOHN LAURENCE, Secretary.

FAMILY ENDOWMENT LIFE ASSURANCE AND ANNUITY SOCIETY.
18, Chatham-place, Blackfriars, London, and at Calcutta.
CAPITAL £50,000.
Directors
William Butterworth Bayley, Esq., Chairman.
John Fuller, Esq., Deputy-Chairman.
Lewis Berens, Esq.
Robert Bruce Chichester, Esq.
Major Hendriks.
C. R. Latouche, Esq.
Edward Lee, Esq.
Colonel Ormsby.
Major Turnbull.
Joshua Walker, Esq.
Thirty per cent Bonus was added to the Society's Policies on the profit scale in 1845. The next valuation will be in January, 1858.
Loans are granted on mortgage and on security of Life Interests and Reversions.
JOHN CAZENOVE, Secretary.

DIVISION OF PROFITS.
IMPERIAL LIFE INSURANCE COMPANY, 1, Old Broad-street, London.
CHARLES CAVE, Esq., CHAIRMAN.
THOMAS NEWMAN HUNT, Esq., Deputy-Chairman.
The third triennial and second quinquennial appropriation of profits will be made in the year 1861, and policies effected during the current year will be included in the quinquennial division of 80 per cent of the whole profits.
REVERSION.—In addition to an adequate reserve to meet the liability under every policy, valued separately, this Company affords the security of a subscribed capital, exceeding in amount ten per cent of the gross value of all its liabilities, at a charge of less than 1 per cent on the premiums received during the last quinquennial period.
The PROFITS added to many of the oldest policies are sufficient to extinguish all the future premiums.
One-third of the premium from the commencement may remain on credit, by which 1,250l. may be insured on payment of a premium for Life.
Insurances without participation in profits are granted at reduced premiums.
Prospectuses and further information may be had at the Chief Office, as above; at the Branch Office, No. 16, Pall Mall; or of the Agents in Town and Country.
SAMUEL INGALL, Actuary.

PROVIDENT LIFE OFFICE, 50, Regent-street; City Branch: 1, Royal Exchange-buildings.—Established 1840. Policy-holders' Capital, 1,100,000l. Annual Income, 140,000l. Bonuses declared, 720,000l. Claims paid since the establishment of the Office, 1,000,000l.
PRESIDENT.—The Right Honourable EARL GREY.
DIRECTORS.
FREDERICK HOLDER, Esq., Chairman.
WILLIAM HENRY STONE, Esq., Deputy-Chairman.
Henry R. Alexander, Esq.
George Dacre, Esq.
Alexander Henderson, M.D.
William Judd, Esq.
Sir Richard D. King, Bart.
The Hon. Arthur Kinnaird
Thomas Maugham, Esq.
William Ostler, Esq.
Apsley Pellatt, Esq.
George Round, Esq.
The Rev. James Sherman.
Capt. William John Williams, R.A.
J. A. Beaumont, Esq., Managing Director.
PHYSICIAN.—John Maclean, M.D., F.R.S., 39, Upper Montagu-street, Montagu-square.
Nineteen Twentieths of the Profits are divided among the Insured.

EXAMPLES OF THE EXTINCTION OF PREMIUMS BY THE SURRENDER OF BONUSES.

Date of Policy.	Sum Insured.	Original Premium.	Bonuses added subsequently, to be further increased annually.
	£.	£. s. d.	£. s. d.
1808	5,000	72 10 10 extinguished.	1,382 9 0
1811	1,000	20 19 3 ditto	221 17 6
1818	1,000	24 14 10 ditto	194 19 10

EXAMPLES OF BONUSES ADDED TO OTHER POLICIES.

Policy No.	Date.	Sum Insured.	Bonuses added.	Total with additions to be further increased.
		£.	£. s. d.	£. s. d.
301	1806	500	862 13 1	1,362 13 1
1174	1818	1,000	1,178 5 6	2,178 5 6
2308	1839	2,000	3,358 17 0	5,358 17 0

Prospectuses and full particulars may be obtained upon application at the Agents of the Office in all the principal towns of the United Kingdom; at the City Branch; and at the Head Office, No. 50, Regent-street.

BRITISH MUTUAL LIFE OFFICE.—The Public are invited to examine for themselves the advantages offered for Assurers by the plan on which policies are granted by this Office.—Apply to
CHARLES JAMES THICKE, Secretary.
17, New Bridge-street, Blackfriars.

THE BRITISH ASSURANCE COMPANY, 8, Lombard-street.
Chairman.—SYDNEY SKIRROW, Esq., A.R.A.
The rates for both fire and life assurance are as low as can with safety be taken. The premiums for life assurance made payable to suit the convenience of the assured. Prospectuses and all particulars may be had at the head office, or of any of the agents.
JOHN REDDISH, Manager.

THE YORKSHIRE FIRE and LIFE INSURANCE COMPANY. Established at York, 1824, and empowered by Act of Parliament. Capital 300,000l.
TRUSTEES.
Lord Wenlock, Escrick Park.
H. L. Thompson, Esq., Sand-Hutton Park.
Robt. Swann, Esq., York.
Bankers.—Messrs. Swann, Clough, and Co., York.
Actuary and Secretary.—Mr. W. L. Newman, York.
The attention of the public is particularly called to the terms the Company for life insurances, and to the distinction which it makes between male and female lives.
Extract from the Table of Premiums for Insurance 100l.

Age next birthday.	A MALE. Whole Life Premiums	A FEMALE.	Age next birthday.	A MALE. Whole Life Premiums	A FEMALE.
10	1 7 0	1 8 4	40	2 11 7	3 0 8
15	1 9 0	1 10 4	45	3 2 6	3 5 0
18	1 11 3	1 13 0	50	4 11 6	4 9 0
20	1 14 4	1 17 4	55	4 4 0	4 14 0
25	1 17 0	2 1 0	60	4 6 0	5 13 0
30	2 0 3	2 5 8	65	5 7 4	6 6 0
35	2 4 0	2 11 0	70	6 6 4	7 10 0
36	2 5 0	2 12 10	75	7 10 0	8 7 8
37	2 6 0	2 14 4	80	8 10 0	9 5 0
38	2 7 0	2 15 10	85	9 10 0	10 0 0
39	2 8 0	2 17 6	90	10 10 0	10 10 0

* EXAMPLE.—A gentleman whose age does not exceed 30, may insure 1,000l. payable on his decease, for an annual payment of 20l. 10s., and a Lady of the same age can secure the same sum for an annual payment of 17l. 6d.
Prospectuses, with the rates of premium for the intermediate ages, and every information may be had at the Head Office in York, or of any of the Agents.
FIRE INSURANCES are also effected by the Company on the most moderate terms. AGENTS are WANTED in those Towns where appointments have not been made. Applications to be made to Mr. W. L. NEWMAN, Actuary and Secretary, York; or to Mr. HENRY DINSDALE, 13, Wellington-street, Strand, Agent for London.

MONEY on LOAN at £3 per Cent. per Annum.—ANNEWAY'S CHARITY.—NOTICE IS HEREBY GIVEN, that the Trustees of this Charity are enabled to lend out the Trust Moneys to poor occupiers of trade-rented houses, in the City and Liberty of Westminster, that is to say within the parishes of St. Margaret and of St. John the Evangelist, St. Anne, Soho, St. Clement Danes, St. George, Hanover-square, St. James, St. Martin-in-the-Fields, St. Mary-le-Strand, and St. Paul, Covent-Garden. The amount of each Loan is not to exceed 20l., at 3l. per cent interest after the rate of 3l. per cent. per annum, and is to be secured by the bond of the borrower, with two sureties. Printed Forms of Application, and all necessary information, may be obtained by applying personally between the hours of Ten and Three o'clock in the day, at the office of the Clerk and Solicitor to the Trustees, No. 14, Great Queen-street, St. James's Park.
By order,
EDWARD R. STEPHENSON,
Clerk and Solicitor to the Trustees.
NOTE.—The Trustees meet on the second Wednesday in every month, to consider such applications for loans as have been sent in one clear week at the least before the first day of the month.—The current month must be unappropriated.

LIGHTERAGE.—To Saw-Mill Proprietors, Timber, Slate, and Stone Merchants, or others, requiring Lighterage.—The Advertiser having a large number of Barges, is willing to undertake LIGHTERAGE at prices that defy competition.—CHARLES STRUTTON, 36, Commercial-road, Lambeth.

BELL'S PATENT LIQUID CEMENT.—Ready for use on the front of houses, only one-eighth the cost of oil paint; for beauty it is pre-eminent, giving the appearance of fine cut stone. In casks of 1, 2, and 3 cwt., 3l. 3s., 5l., and 9l. each.
PATENT MINERAL PAINT, invaluable for churches, beauty and permanence. Ready for use. Will stand any climate, and well calculated for exportation.
NEW ELASTIC PAINT for DAMP WALLS; an effectual remedy. Inodorous. Will dry in a few hours, and may be painted over at once, if desired.—C. BELL and Co., Bitmac Mills, 3, Wellington-street, Cornwall-street.

PATENT WHITE ZINC PAINT.—JOHN WARNER and SONS are prepared to supply this paint to builders, painters, and plumbers, on wholesale terms. It is free from all poisonous qualities; it is unaffected by sea water, sulphurous fumes, or any of the gases, and preserves its original colour where white lead paint will not.—Prospectuses to be had of J. Warner and Sons, 6, Crescent, Jewin-st., London.

HUBBUCK'S PATENT WHITE ZINC PAINT—ANNOUNCEMENT.
For MARINE USES, it possesses the following advantages:—It is whiter than any other Paint, and retains this whiteness for years unaffected by brine-water, or poisonous vapours from cargo. The White Paint in the hold of a ship, after due airings a sugar cargo, is found to be as white as the year before, when newly painted. Under these and other circumstances where every other paint bitterly has been and failed, "White Zinc Paint" has preserved the freshness of its colour. Moreover, by virtue of its galvanic action on iron, it covers the pores, and forms an amalgam of the two metals, which protects the iron from rust, decay, or incrustation.
For the GENERAL PURPOSES of the decorative painter, the "White Zinc Paint" has been found unparalleled in whiteness, cleanness of colour, durability, and beauty of texture. It becomes as hard as enamel, of polishing equal to the finest French pebbling.
For SANITARY PURPOSES the "White Zinc Paint" is valuable, and only from its being totally free from every ingredient injurious to health; but from its overbearing chemical qualities which render it a powerful corrective where contagious diseases have prevailed. Asylums and Hospitals painted with it are at once disinfected. Laziness and Painters' Colic are avoided by its use, as well as similar results to the occupants of newly painted rooms. A certain cure is immediately occasioned, without injury to the health of children or the most delicate constitutions. It becomes cheaper than ever paint, from an spreading over a much larger surface. 1 cwt. of this paint covers as much as is usually covered by 3 cwt. of white lead. Each cask is stamped with the name "Hubbuck—London—Patent," as the style of the Manufacturers. A pamphlet with full particulars may be had of the Manufacturers, THOMAS HUBBUCK and SON, Cossor Works, opposite the London Dock.